

Ex. 4

| | | | | | | |
|---------------------------------|--|---|--|----------------|----------------|-----------------------------------|
| B. Type of Loan | | | | 6. File Number | 7. Loan Number | 8. Mortgage Insurance Case Number |
| 1. <input type="checkbox"/> FHA | 2. <input type="checkbox"/> FmHA | 3. <input checked="" type="checkbox"/> Conv. Unins. | | | | |
| 4. <input type="checkbox"/> VA | 5. <input type="checkbox"/> Conv. Ins. | | | 416762215 | | |

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: GEORGE MCCARLEY
211 CHESTNUT ST, Roanoke, AL 36274

E. NAME AND ADDRESS OF SELLER:
N/A REFINANCE

F. NAME AND ADDRESS OF LENDER:
HomeSense Financial Corp. of Alabama
113 REED AVENUE, Lexington, SC 29072

G. PROPERTY LOCATION: 211 CHESTNUT ST, Roanoke, AL 36274

H. SETTLEMENT AGENT: TITLE SOURCE INC.
PLACE OF SETTLEMENT: 3 OFFICE PARK CIR #240
BIRMINGHAM, AL 35223

I. SETTLEMENT DATE: May 1, 2000

| J. SUMMARY OF BORROWER'S TRANSACTION | K. SUMMARY OF SELLER'S TRANSACTION |
|---|--|
| 100. GROSS AMOUNT DUE FROM BORROWER: | 400. GROSS AMOUNT DUE TO SELLER: |
| 101. Contract sales price | 401. Contract sales price |
| 102. Personal property | 402. Personal property |
| 103. Settlement charges to borrower: (from line 1400) | 403. |
| 104. Payoff 1st Mortgage to THE BANK | 404. |
| 105. | 405. |
| ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE: | ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE: |
| 106. City/town taxes | 406. City/town taxes |
| 107. County taxes | 407. County taxes |
| 108. Assessments | 408. Assessments |
| 109. | 409. |
| 110. | 410. |
| 111. | 411. |
| 112. | 412. |
| 120. GROSS AMOUNT DUE FROM BORROWER: ▶ 12,604.85 | 420. GROSS AMOUNT DUE TO SELLER: ▶ |
| 200. AMOUNT PAID BY OR IN BEHALF OF BORROWER: | 500. REDUCTIONS IN AMOUNT DUE TO SELLER: |
| 201. Deposit or earnest money | 501. Excess deposit (see instructions) |
| 202. Principal amount of new loan(s) | 502. Settlement charges to seller (line 1400) |
| 203. Existing loan(s) taken subject to | 503. Existing loan(s) taken subject to |
| 204. | 504. Payoff of first mortgage loan |
| 205. | 505. Payoff of second mortgage loan |
| 206. | 506. |
| 207. | 507. |
| 208. | 508. |
| 209. | 509. |
| ADJUSTMENTS FOR ITEMS UNPAID BY SELLER: | ADJUSTMENTS FOR ITEMS UNPAID BY SELLER: |
| 210. City/town taxes | 510. City/town taxes |
| 211. County taxes | 511. County taxes |
| 212. Assessments | 512. Assessments |
| 213. | 513. |
| 214. | 514. |
| 215. | 515. |
| 216. | 516. |
| 217. | 517. |
| 218. | 518. |
| 219. | 519. |
| 220. TOTAL PAID BY/FOR BORROWER: ▶ 26,400.00 | 520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER: ▶ |
| 300. CASH AT SETTLEMENT FROM/TO BORROWER: | 600. CASH AT SETTLEMENT TO/FROM SELLER: |
| 301. Gross amount due from borrower (line 120) | 601. Gross amount due to seller (line 420) |
| 302. Less amount paid by/for borrower (line 220) | 602. Less total reductions in amount due seller (line 520) |
| | |
| 303. CASH (<input type="checkbox"/> FROM) (<input checked="" type="checkbox"/> TO) BORROWER: ▶ 13,795.15 | 603. CASH (<input type="checkbox"/> TO) (<input type="checkbox"/> FROM) SELLER: ▶ |

| L. SETTLEMENT CHARGES | | | | PAID FROM BORROWER'S FUNDS AT SETTLEMENT | PAID FROM SELLER'S FUNDS AT SETTLEMENT |
|--|-------------|-----------|--|--|--|
| 700. TOTAL SALES / BROKER'S COMMISSION: | | | | | |
| BASED ON PRICE \$ @ % = | | | | | |
| DIVISION OF COMMISSION (LINE 700) AS FOLLOWS: | | | | | |
| 701 \$ | to | | | | |
| 702 \$ | to | | | | |
| 703. Commission paid at settlement | | | | | |
| 704. | | | | | |
| 800. ITEMS PAYABLE IN CONNECTION WITH LOAN: | | | | | |
| 801. Loan origination fee | | | | | |
| 802. Loan discount | | | | | |
| 803. Appraisal fee to: JOE LAMBERT | | | | 350.00 | |
| 804. Credit report to: | | | | | |
| 805. Lender's inspection fee | | | | | |
| 806. Mortgage insurance application fee to | | | | | |
| 807. Assumption fee | | | | | |
| 808. Non-Refundable Points to HOMESENSE FINANCIAL CORP. OF ALABAMA | | | | 1,217.00 | |
| 809. | | | | | |
| 810. | | | | | |
| 811. | | | | | |
| 900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE: | | | | | |
| 901. | | | | | |
| 902. Mortgage insurance premium for mos. to | | | | | |
| 903. Hazard Insurance Premium to NORTH AMERICAN | | | | 674.16 | |
| 904. | | | | | |
| 1000. RESERVES DEPOSITED WITH LENDER: | | | | | |
| 1001. Hazard Insurance | months @ \$ | per month | | | |
| 1002. Mortgage insurance | months @ \$ | per month | | | |
| 1003. City property taxes | months @ \$ | per month | | | |
| 1004. County property taxes | months @ \$ | per month | | | |
| 1005. Annual assessments | months @ \$ | per month | | | |
| 1006. Flood Insurance | months @ \$ | per month | | | |
| 1007. | months @ \$ | per month | | | |
| 1008. | months @ \$ | per month | | | |
| 1099. | | | | | |
| 1100. TITLE CHARGES: | | | | | |
| 1101. Settlement or closing fee to TITLE SOURCE | | | | 100.00 | |
| 1102. Abstract or title search to | | | | | |
| 1103. Title examination to TITLE SOURCE | | | | 600.00 | |
| 1104. Title insurance binder to | | | | | |
| 1105. Document preparation to | | | | | |
| 1106. Notary fees to | | | | | |
| 1107. Attorney's fees to | | | | | |
| (includes above items Numbers:) | | | | | |
| 1108. Title insurance to TITLE SOURCE | | | | 74.60 | |
| (includes above items Numbers:) | | | | | |
| 1109. Lender's coverage \$ | | | | | |
| 1110. Owner's coverage \$ | | | | | |
| 1111. | | | | | |
| 1112. | | | | | |
| 1113. | | | | | |
| 1200. GOVERNMENT RECORDING AND TRANSFER CHARGES: | | | | | |
| 1201. Recording Fees to COUNTY RECORDER | | | | 81.00 | |
| 1202. | | | | | |
| 1203. | | | | | |
| 1204. | | | | | |
| 1205. | | | | | |
| 1300. ADDITIONAL SETTLEMENT CHARGES: | | | | | |
| 1301. Survey to | | | | | |
| 1302. Pest inspection to | | | | | |
| 1303. | | | | | |
| 1304. | | | | | |
| 1305. | | | | | |
| 1306. | | | | | |
| 1307. | | | | | |
| ** Additional Fees on Following Page | | | | | |
| 1400. TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J-and-line 502, Section K) | | | | 3,096.76 | |

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower: _____ Date: _____ Seller: _____ Date: _____

Borrower: _____ Date: _____ Seller: _____ Date: _____

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

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